



# 2001

## RISK MANAGEMENT MAGAZINE

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### GENERAL RISK/INDUSTRY SPECIFIC

#### Running Down Rogue Traders

January, p. 19, John Conley

High-risk traders bring a great deal of financial burden to their organizations. Conley discusses how and why risk managers should take an active role in setting a corporate policy in place to deal with this burgeoning sector of employees.

#### Risk Reporter: Cost of Risk

January, p. 10, Laura Sullivan

Higher retention levels and consolidated coverages mean the cost of risk may in fact be on the rise again.

#### Court in Session:

##### Intellectual Property at Risk

February, p. 10, Judith Pearson

Internet start-ups and software developers are not the only ones looking to protect intellectual property. Pearson looks at the many avenues of exposure that could lead any company to costly court cases and bankrupting results.

#### Risk Reporter: Only Fools Rush In

February, p. 7, Sean Marvel

Marvel analyzes the perils involved when Darwinian market tendencies go into effect for IPOs.

#### Keeping Violent Employees Out of the Workplace

March, p. 22, William Atkinson

Companies cannot afford the damage caused by an employee who turns violent in the workplace. Prescreening and testing potential employees could prevent future workplace disasters.

#### Risk Management Roundtable

March, p. 29

Five risk managers discuss the issues of the day from Internet solutions to e-problems, from enterprisewide approaches to broker relations.

#### Risk Reporter: Murder at Work

March, p. 7, Jane McDonald

McDonald lays out the myriad forms of workplace violence.

#### Marketing Risk Management

April, p. 46, Mary Ann Cavallaro

Gaining internal support for risk management can be the most difficult part of the job. Effective marketing techniques can capture the attention of top executives.

#### Product Liability Claims: A

##### Commonsense Approach to Prevention

April, p. 52, Ernest Bernabei III

Establishing guidelines for the messages of your company—advertising, warnings, memos, e-mails—can limit liability and preserve the company's position for inevitable lawsuits.

#### Risk Reporter: If David Letterman Had Been a Risk Manager

April, p. 12, Raymond Brinson

An insurance coverage attorney lists ten things every risk manager should know about insurance.

#### Hazy Expectations: Utilities Brace for Troubled Times

June, p. 20, John Conley

Creative risk transfer mechanisms are vital tools for a power industry faced with deregulation and soaring energy demands.

#### Managing Risk on College Campus

June, p. 38, J. Tim Query

Risk managers guarding institutions of higher education reveal their most vexing problems and most successful solutions.

#### Risk Reporter: The Public Opinion Pendulum

July, p. 8, Billie Swift

Swift urges companies to consider the negative effects of being perceived as holding profit over public safety.

#### Risk Reporter: Chief Privacy Officers

July, p. 9, Suzanne I. Cohen

Cohen discusses the specific duties of the position and its growing importance.

#### Risk Reporter: Hollywood Lights

August, p. 8, Ann Deering

Deering offers a tongue-in-cheek look at

the California energy crisis: Is the Terminator the solution?

#### End Analysis: Charter School Risk Management

August, p. 48, Lawrence T. Pistell

Pistell discusses the important role of risk management in charter schools.

#### Executive Profiles

September, p. 12

RM talks with Verizon's chief financial officer and Duke Energy's chief risk officer about strategy, mergers and acquisitions, and translating risk tolerance into business decisions.

#### Four Cubed

September, p. 23, Felix Kloman

Kloman expands on four hypotheses, four questions and four cautions drawn from thirty years of observation and practice in risk management.

#### In Praise of Progress

September, p. 9, Billie Swift

A look at companies dedicated to addressing women's recruitment, development and advancement.

#### Enhanced Risk Mapping

October, p. 40, Howard Kestenbaum

By combining readily available data with additional quantitative techniques, enhanced risk maps enable risk managers to base risk transfer decisions on solid financial underpinnings.

#### Industry Focus: Health Care—Advance Directives

November, p. 50, Linda Norlander

Norlander shows how problems can mount quickly unless advance directives are understood and used with integrity and consistency.

#### Risk Reporter:

##### Lies, Damned Lies and . . . Controls

November, p. 8, Mark Green, Ph.D.

Green discusses the problems facing objective research and the use of controls in obtaining credible evidence.

**End Analysis: Reflection**

November, p. 64

RM addresses the role of risk management during September 11 and the days immediately following.

**End Analysis: Freud, Fishing and Risk Management**

December, p. 48, Patrick Doonan

Doonan offers a new perspective from Australia: risk management in the eye of Freud and the fisherman.

**INSURANCE/RISK FINANCING****Fending Off Employment Practices Liability**

January, p. 23, Richard S. Betterley

Betterley explains how and why, following Coca-Cola's \$156 million settlement, employers must take a look at the services insurers provide beyond the EPLI policy.

**State of the Market: Part I**

January, p. 26, Gregory Alff

Alff provides the numbers that made the hard market a reality in the beginning of 2001, and offers predictions on where the market could go.

**State of the Market: Part II**

January, p. 38, William L. Granahan

Granahan outlines ways to use the hard market to your company's advantage.

**Coverage Concepts for Intellectual Property**

February, p. 17, Richard S. Betterley

As intellectual property coverage begins to grow in sophistication and availability, Betterley examines what the market has to offer.

**The Intellectual Property Financial Tool**

February, p. 23, Robert W. and Robin L. Fletcher

Intellectual property insurance offers value in its own right, but can also be an important step in realizing the untapped financial potential of IP.

**Making the TRIP: A Domicile Selection Primer**

March, p. 22, Kathryn Westover

Westover examines the four elements of the captive domicile selection process: taxes, regulations, infrastructure and perception.

**Aces in the Sleeve**

March, p. 54, John Conley

Conley discusses tools for the hard market, including captives, integrated risk portfolios and insurance/capital market products.

**Derivatives Development**

March, p. 62, Peter Kollock

Derivatives have become a staple risk management tool as the trend toward centralizing risk management grows.

**Domicile Round-Up**

March, p. 73, Stephen Nickson

and Laura Sullivan

An overview of domiciles around the globe.

**New Directions in Broker Consolidation**

April, p. 41, Peter Godfrey

As brokerage markets face new competition from banks, Godfrey wonders if the newcomers will be able to compete with the big-time players.

**End Analysis: The Executive's Word**

May, p. 48

RM talks with Joseph Plumeri about becoming the CEO of Willis and how he views the field.

**Packing the Right Insurance for Commerce Abroad**

June, p. 14, Gerald Fornwald

Fornwald discusses a set of core coverage concepts intended to unravel the tangle of regulation technicalities, unstable environments and insurance policy gaps.

**D&O Liability: The Battle for the Middle Market**

June, p. 33, Brian Smith

Although the middle market is often overlooked by the insurance industry, its executive liability risks warrant special attention.

**The Insurative Model: Integrating Risk Management and Capital Management**

August, p. 10, Prakash Shimpi

There are two traditional models of corporate capital structure—the standard model and the insurance model. Shimpi examines the effects of the insurative model, a combination of the two.

**Current Trends in Risk-Linked Securitizations**

August, p. 17, Morton N. Lane, Ph.D., and Roger G. Beckwith

This review details the past year's risk-linked securitization deals and takes a look at where the market is moving.

**Examining the Motion of the D&O Market**

September, p. 31, Phil Norton, Ph.D.

In addition to rising premium costs, customers must be wary of declining coverage quality that could further limit executive liability protection in the years to come.

**Real Options**

September, p. 37, Sumit Paul-Choudhury

The real option model provides innovative hedging techniques, allowing companies to pursue riskier business ventures while maintaining high investor value.

**End Analysis: Underwriting D&O in an Entrepreneurial Economy**

September, p. 56, Brian L. Smith

Smith asserts how and why a new underwriting focus is needed to reflect the new entrepreneurial economy.

**Risk Reporter: Option Bubble**

September, p. 8, Sumit Paul-Choudhury

Paul-Choudhury offers some reasoning behind the collapse of the dot-coms, specifically their inability to profitably exercise their options.

**Risk Reporter: Inflation Insurance**

September, p. 8, Stephen Nickson

Nickson explains the problems facing the U.S. Treasury's inflation-protection securities.

**Construction, Ingenuity and Derivatives: A Profile**

November, p. 22, Billie Swift

A construction company uses a weather derivatives package to protect profitability.

**EMPLOYEE BENEFITS/HUMAN RESOURCES****The HR Balancing Act**

February, p. 25, Stephen Nickson

Nickson outlines the ways risk management and human resources can work together—without stepping on each other's toes—to prevent employee-related liability, losses due to staff resignations and other problems.

**Risk Reporter: Paging Dr. Web**

February, p. 8, Sean Marvel

Internet technology helps benefits specialists deal with rising health care costs.

**Benefits Maneuvers, Midsized**

June, p. 27, Brian Goebel

Midsized companies using customization when composing a health care benefits package can retain a top-notch staff and deal with an aging workforce.

**Risk Reporter: United Airlines' ESOP Woes**

June, p. 9, Suzanne I. Cohen

Ensuring employee trust and faith in a stock ownership plan is vital to the plan's success.

**Putting New Life into Captives**

August, p. 34, Kathryn Westover

As the market hardened, sponsored captives began garnering interest as an attractive way to finance employee benefits programs.

**Risk Reporter: From Ponce de Leon to Prescription Medication**

August, p. 8, Billie Swift

America's senior citizens find hardships when it comes to receiving adequate medical treatment for severe medical problems.

**Risk Reporter: Covering the Cause and Effect**

September, p. 8, Billie Swift

Swift looks at the implications of covering Viagra but not prescription contraception.

**Risk Reporter: "Thank You"  
Goes a Long Way**

September, p. 9, Billie Swift

It may be the little things that truly count for employees.

**Risk Response: Captive Benefits Programs**

September, p. 11, Kathryn Westover

Westover explains what it would take to make a captive or rent-a-captive program more advantageous than traditional insurance programs.

**Risk Reporter: Reservists' Rights**

December, p. 8, Billie Swift

Swift outlines the rights of reservists before, during and after they are called to duty.

**LOSS CONTROL/CRISIS  
MANAGEMENT**

**Total Recall**

January, p. 42, David Lattin

An Australian pharmaceutical company barely survived one of the country's largest recalls. Lattin discusses how it managed to survive by placing consumer safety ahead of its bottom line.

**End Analysis: Partners in Havoc**

January, p. 56, R. Paul Hulsebusch

Hulsebusch explains how TPAs can factor into building a catastrophe team, and lays out guidelines for disaster management.

**The Expanding Energy Crisis**

May, p. 10, Ann Deering

As blackouts spread down the coast of California, Deering asked two important questions: Could this happen in your state? What would you do?

**The Power of Public Opinion**

May, p. 41, Richard E. Nicolazzo

Examining the Bridgestone-Firestone fiasco shows how poor communication planning can cause irreparable damage to a brand.

**Embracing Disaster with Contingency Planning**

May, p. 18, Yuko Mitome and Karen D. Speer, with Billie Swift

The authors examine how Seattle businesses fared during a 6.8-level earthquake, offering advice for ensuring efficient contingent action.

**Risk Reporter: No Pulp Fiction**

June, p. 7, Suzanne I. Cohen

The National Association for Information Destruction offers tips for document security.

**WORKERS' COMPENSATION/SAFETY**

**Risk Reporter: Getting Older**

March, p. 7, Sean Marvel

Aging baby boomers lead to concerns regarding proper workers' comp and worker safety.

**End Analysis: Murder Incorporated**

March, p. 80, Charlie Morgan

Criminal charges are becoming a significantly compelling reason for firms to stress worker safety.

**Pulling Together: Workers' Comp Pools**

April, p. 31, John Conley

Self-insurance pools are an alternative to hardening markets and rising workers' compensation rates.

**The Mobile Communication Threat:  
Drivers in Danger**

May, p. 28, Phil Moser

Mobile phones, navigational units and handheld electronic organizers can increase the chance of employee collisions.

**Risk Reporter: Beyond the OSHA  
Reversal**

May, p. 6, Billie Swift

Swift provides numbers on the costly effects of workplace injuries.

**Multiple Chemical Sensitivity**

May, p. 7, Bruce R. Fox

Fox looks at the rising number of multiple chemical sensitivity cases and its ambiguous causes.

**Empowering Employees to Manage Their  
Own Return to Work**

November, p. 31, Vincent Armentano

Companies can bridge the gap between the connected and the unconnected parties of the workers' comp system in order to rid the system of its traditionally adversarial nature.

**Do Mobile Phones Pose an Unacceptable  
Risk? Adequacy of the Evidence**

November, p. 40, Marc Green, Ph.D.

Green offers evidence of how the findings of case studies, examinations and experiments do not always stand up to close scrutiny, helping risk managers to understand the evidence and ensure that company policy is based on solid fact.

**Worker Safety: John Deere**

December, p. 10, Billie Swift

John Deere factories have gone eight million hours without a lost-time injury. Deere outlines the history of its program and offers guidelines to help any company accomplish positive results.

**Ergonomics: Back to Basics**

December, p. 30, Stephen Nickson

Two risk managers implemented programs of exercises, awareness and working positions to reduce claims and provide employees with the means to take care of themselves.

**Tracking Loss: Indexing Progress at the  
Workers' Compensation Board of British  
Columbia**

December, p. 34, Laura Sullivan

Ella Young and her risk management staff developed three monthly indexes that chart the top drivers of loss at the WCB.

**Risk Reporter: Workers' Compensation  
Marketplace**

December, p. 9, Stephen Nickson

Nickson lays out guidelines to follow when renewing workers' compensation policies.

**TECHNOLOGY**

**Risk Reporter: Warning: Business Is War**

January, p. 8, Stephen Nickson

Nickson reveals the insecurity of electronically held confidential company files.

**Risk Reporter: Follow that E-mail Trail**

January, p. 9, Laura Sullivan

How risk managers should be prepared to handle the discovery suits that may arise due to the vast archives produced by e-mail transmissions.

**Risk Reporter: Spy Mail**

February, p. 6, Stephen Nickson

Nickson explores the upsides and downsides to increased e-mail features, including the ability to track your e-mail.

**Risk Reporter: On Learning Online**

February, p. 8, David Samuels

The limitations of traditional education have been realized, and the potential of online learning has gained acceptance.

**E-Commerce, E-Risks, E-Gads**

July, p. 14, William Kelly

Kelly focuses on the legal and insurable aspects of information security risks, with guiding principles to evaluate e-insurance proposals.

**Making Sense of Application Service  
Providers, Part 1: Business Computing  
Comes Full Circle**

July, p. 21, Billie Swift

Risk managers need to understand the technology behind the services being offered. In the first of a two-part series, Swift reviews the development of business computing.

**Technology, Productivity and Other Lies**

July, p. 37, Donna Ferrara

Every new advancement offers the same purported benefit—increased efficiency—but these gadgets may actually be hurting productivity.

**The New Marketplace: Online Risk  
Exchange**

July, p. 45, Laura Sullivan

Sullivan examines the potential benefits and problems of facing these risk management platforms.

**The Reality of Hackers**

July, p. 50, Jim Kates with Stephen Nickson

Hackers are, more often than not, working from the inside. Businesses need strong internal security policies and measures in place to prevent potential disasters.

**Making Sense of ASPs, Part II: Putting Risk Management Skills to Work**  
*August, p. 29, Billie Swift*

Part two describes what ASPs can do for risk managers and presents a checklist of priorities when searching for a provider.

**Securing Privacy**

*October, p. 14, Mark Greisiger*

Privacy and security are not the same thing. Greisiger goes over privacy drivers, applicable laws, privacy risks and mitigation techniques.

**Electronic Legal Bill Review**

*October, p. 20, Robert J. Thomas*

Thomas reviews the background, the process, the advantages and the questions to ask a prospective provider when considering an online legal bill review system.

**Opening Up a Discussion on Computing: Finding Security Alternatives and More**

*October, p. 26, Billie Swift*

Swift examines how open source systems and software can offer another approach to security by using the public as a world-wide problem-solving team.

**The Advantages and Challenges of Online Loss Control**

*October, p. 34, Steven Di Pilla*

Di Pilla weighs the pros and cons of online loss control.

**Risk Reporter: Wireless Threats**

*October, p. 9, Billie Swift*

Wireless network service providers may not be doing enough to protect your information.

**Risk Reporter: Internet Policies Sales Strengthen**

*November, p. 9, Stephen Nickson*

The stand-alone term insurance market shows growth in Internet sales.

**Risk Reporter: Identity Theft**

*November, p. 9, Stephen Nickson*

Nickson discusses the growing problem of identity theft, laying out key steps necessary to ensure the security of confidential information.

**Online: Effective Risk Management**

*December, p. 38, Patrick Vice*

Connie Burkhard and John Kerr built loss control Web sites to reach their customers and enhance their services.

**ENVIRONMENTAL**

**Good Environs**

*February, p. 36, John Conley*

Conley discusses the growing popularity of environmental policies, examining the environmental impairment liability insurance market.

**End Analysis: Euro Green**

*February, p. 48, François Settembrino*

Breaking down the specifics of the

European Commission's February 2000 White Paper on Environmental Liability, Settembrino highlights the sections of concern and possible implications.

**Beyond Sick Building Syndrome: Toxic Mold Litigation Enters the Main Stream**

*November, p. 12, Ann Deering*

Deering examines how the toxic mold crisis developed and outlines ways for companies to protect against this threat.

**INTERNATIONAL**

**Risk Reporter: Rising Sun**

*January, p. 10, Laura Sullivan*

Sullivan takes a look at Japan's emergence from its decade-long economic slump.

**End Analysis: Making Political Risk Fit**

*April, p. 80, Sam Wilkin*

Wilkin discusses the impact of politics on business, then lays a plan for defining, identifying and assessing political risk.

**Emerging Markets: Health Care Evolves in Brazil**

*June, p. 13, Ronn Gabay and Gisele Norris*

The authors examine the perils and progress of Brazil's efforts to develop high-quality, affordable health plans for large employers.

**Emerging Markets: Opening Eastern Markets**

*September, p. 52, Stephen Nickson and Laura Sullivan*

The authors review the developing insurance markets in Bulgaria, Croatia and Romania.

**CLAIMS**

**TPA: The Next Generation**

*January, p. 14, James Del Vecchio*

Del Vecchio explores how the next generation of TPAs are providing real value with smart results that go beyond claims processing.

**Auditing Your TPA**

*January, p. 51, Ernest H. Gore*

Gore takes a look inside the processes and promises for telltale signs of TPA failure or success.

**Fraud: Fighting Small-Town Fraud in Upstate New York**

*December, p. 18, Stephen Nickson*

The system is simple: employ one full-time investigator to monitor the claims and the people who make them.

**ENTERPRISE RISK MANAGEMENT**

**Thinking in Numbers**

*February, p. 30, Mark Jablonowski*

The key to making holistic risk management work is understanding the numbers behind all the risks. Statistical intuition

may give the operational risk manager a slight advantage.

**Enterprising Solutions: Demystifying ERM**

*February, p. 46, James Lam*

For the risk professional and business community, Lam postulates how the acceptance of ERM represents a brighter future.

**CRO: Here to Stay**

*April, p. 16, James Lam*

The CRO is effective and necessary. But what is the role of the CRO and who gets the job?

**Does Enterprise Risk Management Count?**

*April, p. 25, Brian W. Merkley*

Evidence suggests that enterprise risk management increases an organization's investment appeal.

**Enterprising Solutions: The Use of Economic Capital in ERM and Risk Transfer**

*August, p. 44, James Lam*

Lam details the ways risk managers in other industries besides financial services have developed different methods to apply economic capital in their risk management programs to address risk on an enterprise-wide basis.

**Step-by-Step ERM**

*September, p. 43, Benton A. Brown*

Senior managers need to understand the scope, mechanics and potential benefits of enterprise risk management; risk managers need to see the context and contribution of their activities in ERM programs.

**End Analysis: ERM Advice from the Pioneers**

*October, p. 64, Lance Kayfish*

The Economist's Third Annual Global Risk Conference presented advice from ERM's pioneers.

**Enterprising Solutions: Top Ten Requirements for Operational Risk Management**

*November, p. 58, James Lam*

Lam lays out ten steps to operational risk management that can help increase the likelihood of achieving business objectives and reducing operational loss.

**Enterprisewide: Building a Risk Management Program from the Ground Up**

*December, p. 24, Laura Sullivan*

In seven years, Iscor Corporation, in Pretoria, South Africa, devised an encompassing system of risk management committees and evaluation methods.

**LEGAL/REGULATORY**

**Risk Reporter: The Bomb Went Off**

*January, p. 9, Stephen Nickson*

Coca-Cola company paid over \$156 million in the largest settlement ever recorded



in a racial discrimination case.

**Rules and Regulations: Mr. Bush Goes to Washington**

*March, p. 8, Joanne Bullard*

What the incoming Bush administration could mean for risk managers.

**Tiptoeing through Mass Tort Litigation**

*April, p. 63, Brian D. Beglin and David M. Cohen*

A company can get the verdict it wants in a multimillion dollar case by managing its in-house, local and national counsel.

**How Fair is Fair?**

*April, p. 71, Donna Ferrara*

Ferrara examines the potential hidden risk management implications of the SEC Fair Disclosure Rule.

**Rules and Regulations: Patients' Bill of Rights**

*April, p. 77, Joanne Bullard*

The evolution and implications of a patients' bill of rights.

**Rules and Regulations: H.R. 785: The Policy Holder Protection Act**

*May, p. 9, Ross J. Davidson and Scott A. Gilliam*

The authors outline the Policy Holder Protection Act, which ensures that when disaster strikes, insurance companies can keep the promises they make.

**Rules and Regulations: The Ergonomics Debate Shifts Gears**

*June, p. 46, Joanne Bullard*

Bullard reports on the latest developments in Washington following the rescinding of the OSHA ergonomics rules.

**Rules and Regulations: E-Sign Language**

*July, p. 61, Jack Harari*

Harari examines how the Electronic Signature in Global and National Commerce Act meshes (and clashes) with the existing state laws on e-signatures.

**Managing Financial Reporting Risks Under SAB 101**

*August, p. 41, Huang N. Higgins, Ph.D.*

Higgins advises risk managers on examining sales promotions practices that could be inappropriately accounted for and on building a self-check program for corporate financial policy and practices.

**Rules and Regulations: In Favor of Tort Reform**

*August, p. 45, Denis Julien*

How and when did liability claims get out of hand?

**Risk Reporter: A Call for Ethics on Wall Street**

*September, p. 9, Billie Swift*

Swift recaps the Securities Industry Association's guidelines intended to help securities firms rein in their analysts and other employees.

**Rules and Regulations: Dot-Com Litigation 101: Web Site Designers**

*October, p. 58, Jack Harari*

Harari explores how the law is responding to the Internet, and what you need to know before taking your company online.

**Rules and Regulations: Ergonomic Filibuster**

*November, p. 61, Laura Sullivan*

Sullivan recounts scenes from the summer 2001 OSHA ergonomics forum in Washington.

**Rules and Regulations: Grassroots Success in Ohio**

*December, p. 45, Joanne Waldman*

Waldman discusses the successful repeal of the Uninsured/Underinsured Motorist Availability Act in Ohio.

**CAREER**

**Career Builder: Closing Pitcher**

*January, p. 11, Merrie Spaeth*

Tips on boardroom communication and marketing risk management within the company.

**Career Builder: On Presentations**

*April, p. 9, Merrie Spaeth*

Learn how to keep your audience awake and inspired by your ideas.

**Career Builder: Volunteer Visibility**

*July, p. 10, Merrie Spaeth*

Volunteering brings you to the attention of executives and provides you with new skills.

**Career Builder: Humor as a Presentation Tool**

*October, p. 60, Merrie Spaeth*

Another tip for presentation power: humor.

**QUALITY**

**Considering Quality: (kwol'i tee) n: degree of excellence**

*March, p. 9, R. Suzen Shaw*

Shaw reflects on the importance of keeping one's word.

**Where Has Quality Gone?**

*May, p. 35, Joseph F. Noferi and Daniel E. Worden*

Manufacturers have streamlined business efficiency but may have left behind the principle of quality assurance.

**Considering Quality: Quality in the Classroom**

*June, p. 12, R. Suzen Shaw*

Shaw ponders the downturn in classroom quality and the consequences for future generations.

**Observations on Quality: The Principles of Quality**

*October, p. 48, Mike Williams, Mitch Griffen and Jill Attaway*

Best practices prove that quality management works, but implementing successful ideas is not always simple.

**Observations on Quality: Motherhood, Apple Pie and Quality**

*October, p. 54, William J. Kelly*

Why is it so hard to define quality for the risk management field? It may have something to do with a client base too broad to agree on just one approach to the topic.

**RIMS**

**Exhibit Hall Preview**

*March, p. 65*

An advanced peek at the 39th RIMS Annual Conference and Exhibition in Atlanta.

**Atlanta Conference Guide**

*April, Center Insert*

A comprehensive guide to the 39th RIMS Annual Conference & Exhibition.

**End Analysis: RIMS Atlanta—in Review**

*July, p. 64*

A review of the 39th RIMS Annual Conference & Exhibition.

**Rules and Regulations:**

**RIMS on the Hill Recap**

*September, p. 53, Joanne Bullard*

Bullard examines the efforts of RIMS on the Hill, highlighting risk management concerns with the Patients' Bill of Rights legislation.

**RM**

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